

Signed: April 23, 2010

DENIED

Without prejudice to renewal with the redemption figure to be calculated at the retail value as required by §506(a)(2). See *In re Eddins*, 355 B.R. 849 (B.C. WD Okla. 2006)



Paul Manner
PAUL MANNES
U. S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
SOUTHERN DIVISION**

IN RE: LILLIE ANTONIA WILLIAMS

Case No. 09-35334 PM

Debtor(s).

LILLIE ANTONIA WILLIAMS

Movant(s),

Serve on:

FREEDOM CREDIT UNION
10400 Drummond Road
Philadelphia, PA 19154-3895

and

FREEDOM CREDIT UNION
(Corporate / Main Office)
626 Jacksonville Rd, Suite 250
Warminster, PA 18974

Respondent(s).

ORDER OF REDEMPTION OF ONE SECTION 722

UPON CONSIDERATION of the Motion for Redemption Under Section 722, filed by the Debtor, and any response thereto, if any, and for cause shown, the Court finds as follows:

1. The tangible personal property described below is intended primarily for the personal, family or household use of the Debtor:

Year: 2003 Make: Hyundai Model: Elantra

VIN #KMHDN55D13U13U095026.

2. The debt owing the Creditor is a dischargeable consumer debt and the Debtor's interest in such Property is exempt or has been abandoned by the estate.
3. The value of the secured claim of the Creditor for redemption purposes, the "redemption amount," is \$1100.00.

IT IS HEREBY ORDERED, that the Debtor may redeem the subject property by paying to the Creditor on or before the thirtieth (30th) day following entry of this Order the redemption amount. Upon timely receipt of such payment, the Creditor is ordered to cancel its lien of record and surrender the certificate of title in accord with the Debtor instruction. In the event of the failure of the Debtor to pay the redemption amount within such time frame, the automatic stay shall immediately terminate.

IT IS SO ORDERED.

cc:

Debtor's attorney

Debtor

Respondent

Respondent's attorney or

resident agent

Case Trustee

US Trustee

END OF ORDER